

Fill in this information to identify the case:

Debtor 1 Robert U. Handlow Jr.

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania (Pittsburgh)
(State)

Case number 24-20004

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Bank N.A., as Trustee for Carrington Court claim no. (if known): 1
Mortgage Loan Trust Series 2006-NC3 Asset-Backed Pass-Through
Certificates

Last 4 digits of any number you use to
identify the debtor's account: XXXXXX9199

Date of payment change:
Must be at least 21 days after date 3/01/2025
of this notice

New total payment: \$ 1,143.31
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 395.40

New escrow payment: \$ 410.52

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Robert U. Handlow Jr.

First Name

Middle Name

Last Name

Case number (if known) 24-20004

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:


☐

I am the creditor.

☒

I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:

 /s/ Randall Miller
signature

Date January, 15, 2025

Print: Randall Miller
First Name Middle Name Last Name

Title Agent

Company Carrington Mortgage Services, LLC

Address 43252 Woodward Avenue, Suite 180
Number Street
Bloomfield Hills, MI 48302
City State ZIP Code

Contact phone (248) 335-9200 Email bankruptcy@rsmalaw.com



1600 South Douglass Road
Suites 110 & 200-A
Anaheim, CA 92806

Your Escrow Statement

Property Address: 415 SHINGISS STREET
MCKEES ROCKS, PA 15136-0000

Statement Date: 12/27/24

Loan number: [REDACTED]

Questions?

1-800-561-4567

www.CarringtonMortgage.com

Important information inside!

0086726 SP

0054

-C02-P00000-I



ROBERT U HANDLOW JR
2403 SIDNEY STREET, SUITE 245
PITTSBURGH PA 15203

**Paperless
Protects
Your
Privacy.**

Sign up today.



Thank you for being the best part of our Carrington family.

You are receiving this statement because we have completed your escrow analysis review.

Your escrow account is an account that we manage on your behalf to pay for your insurance and taxes. For more information and resources regarding escrow, login to your Carrington Account and select "Escrow Summary" under "Customer Request" on the left menu.

YOUR NEW PAYMENT: **EFFECTIVE 03/01/25**

	CURRENT PAYMENT	NEW PAYMENT	CHANGE
Principal & interest	\$774.54	\$732.79	-\$41.75
Escrow payment	\$395.40	\$410.52	\$15.12
Total	\$1,169.94	\$1,143.31	-\$26.63

ANALYSIS SUMMARY

You have a surplus of:

\$23,739.39

The loan is not contractually current, the surplus funds listed may not be actual funds within the escrow account.

Your escrow payment over the next 12 months:

We estimate your total taxes and/or insurance payments to be \$4,926.35 for the next 12 months. Here is how we calculated your new monthly escrow payment:

Home insurance	\$719.28	Total escrow	\$4,926.35
County tax	\$451.96	Divided by 12 months	12
School tax	\$2,856.94	New monthly escrow payment	\$410.52
City tax	\$898.17		
Total escrow	\$4,926.35		



Statement Date: 12/27/24

Loan number: [REDACTED]

0054-02-b1-0086726-0001-0254898

Any changes to your taxes and insurance are determined by your taxing authorities and insurance providers, not Carrington Mortgage Services, LLC.

PROJECTED ESCROW ACTIVITY 03/25 – 02/26

DATE	PAYMENT TO ESCROW	ESTIMATED DISBURSEMENT	DESCRIPTION	PROJECTED ESCROW BALANCE	REQUIRED ESCROW BALANCE
			BEGINNING BALANCE:	\$26,664.02	\$2,924.63
03/25	\$410.52	\$59.94	Home insurance	\$26,562.64	\$2,823.25
	-	\$451.96	County tax	-	-
04/25	\$410.52	\$59.94	Home insurance	\$26,015.05	\$2,275.66
	-	\$898.17	City tax	-	-
05/25	\$410.52	\$59.94	Home insurance	\$26,365.63	\$2,626.24
06/25	\$410.52	\$59.94	Home insurance	\$26,716.21	\$2,976.82
07/25	\$410.52	\$59.94	Home insurance	\$27,066.79	\$3,327.40
08/25	\$410.52	\$59.94	Home insurance	\$24,560.43	\$821.04
	-	\$2,856.94	School tax	-	-
09/25	\$410.52	\$59.94	Home insurance	\$24,911.01	\$1,171.62
10/25	\$410.52	\$59.94	Home insurance	\$25,261.59	\$1,522.20
11/25	\$410.52	\$59.94	Home insurance	\$25,612.17	\$1,872.78
12/25	\$410.52	\$59.94	Home insurance	\$25,962.75	\$2,223.36
01/26	\$410.52	\$59.94	Home insurance	\$26,313.33	\$2,573.94
02/26	\$410.52	\$59.94	Home insurance	\$26,663.91	\$2,924.52

Lowest Projected
Balance (08/25)
\$24,560.43

Lowest Projected Balance = the lowest projected point over your 12 month analysis period. This number represents the running balance in your escrow account estimated by your monthly payments to escrow minus any tax and insurance disbursements made on your behalf.

-

Minimum Amount
Required
\$821.04

Minimum Amount Required = two months of escrow payments, excluding mortgage insurance, to account for any tax and insurance increases. This amount is regulated by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract, or state law.

=

Escrow Surplus
Amount
\$23,739.39

Escrow Surplus Amount = the difference between your lowest projected balance and the minimum amount required determines if there is a shortage or surplus in your escrow account.



Statement Date: 12/27/24

Loan number: [REDACTED]

ESCROW ACCOUNT HISTORY 02/24 – 01/25

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW			ESCROW BALANCE	
Date	Projected	Actual	Projected	Description	Actual Description	Projected	Actual
BEGINNING BALANCE:						\$2,468.11	-\$ 59,098.18
02/24	\$395.40 *	-	\$59.94	Home insurance	\$59.94 Home insurance	\$2,803.57	-\$59,158.12
03/24	\$395.40 *	-	\$59.94	Home insurance	\$451.96 County tax	\$2,687.07	-\$59,670.02
			\$451.96	County tax	\$59.94 Home insurance		
04/24	\$395.40 *	-	\$59.94	Home insurance	\$898.17 City tax	\$2,124.36	-\$60,628.13
			\$898.17	City tax	\$59.94 Home insurance		
05/24	\$395.40 *	\$24,042.00	\$59.94	Home insurance	\$59.94 Home insurance	\$2,459.82	-\$36,646.07
06/24	\$395.40 *	-	\$59.94	Home insurance	\$59.94 Home insurance	\$2,795.28	-\$36,706.01
07/24	\$395.40 *	\$10,383.96	\$59.94	Home insurance	\$59.94 Home insurance	\$3,130.74	-\$26,381.99
08/24	\$395.40 *	-	\$59.94	* Home insurance	\$2,856.94 School tax	\$790.80	-\$29,298.87
			\$2,675.40	School tax	\$59.94 Home insurance		
09/24	\$395.40 *	-	\$59.94	Home insurance	\$59.94 Home insurance	\$1,126.26	-\$29,358.81
10/24	\$395.40 *	\$7,787.97	\$59.94	Home insurance	\$59.94 Home insurance	\$1,461.72	-\$21,630.78
11/24	\$395.40 *	-	\$59.94	Home insurance	\$59.94 Home insurance	\$1,797.18	-\$21,690.72
12/24	\$395.40	-	\$59.94	Home insurance	\$59.94 Home insurance	\$2,132.64	-\$21,750.66
01/25	\$395.40	-	\$59.94	Home insurance	-	\$2,468.10	-\$21,750.66
Total	\$4,744.80	\$42,213.93	\$4,744.81		\$4,866.41		

An asterisk (*) marks any difference from what was projected in either the amount or date.

Anticipated escrow disbursements up to escrow analysis effective date:

01/25 \$59.94 Home insurance

If the account is not current and has outstanding payments owed, any surplus funds in the escrow account will be held until the next escrow review. If there are past due amounts, please contact us for options to bring the account current. We understand that unforeseen circumstances can have significant impact to our lives, and we are here to help.



For more information and resources regarding escrow, login to your Carrington Account and select “Escrow Summary” under “Customer Request” on the left menu.

You can also check out our www.CarringtonMortgage.com/learningcenter and search “Escrow” for additional resources.

If you prefer to speak with someone, please contact our customer service team at 1-800-561-4567.



ADDITIONAL INFORMATION

VERBAL INQUIRIES & COMPLAINTS

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at www.CarringtonMortgage.com.

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING AND DIRECT DISPUTES

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to 1-800-486-5134 or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at 1-800-569-4287 or toll-free TTY 1-800-877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at 1-855-411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission. Equal Credit Opportunity. Washington, DC 20580.

SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICEMEMBERS

If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 1-800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the Customer Service Department for Carrington Mortgage Services, LLC toll free at 1-800-561-4567, Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. You may also visit our website at www.CarringtonMortgage.com.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA (PITTSBURGH)**

In Re:

Case No: 24-20004 - Chapter: 13

Judge: Carlota M. Bohm

Robert U. Handlow Jr.

Debtor

CERTIFICATE OF SERVICE

The undersigned states that on January 15, 2025, copies of the **Notice of Mortgage Payment Change** were served upon the following parties via first class mail, with proper postage affixed thereto the Debtors and via the Court's CM-ECF electronic filing system to the Debtor's Attorney and Chapter 13 Trustee.

Robert U. Handlow Jr.
415 Shingiss Street
Mc Kees Rocks, PA 15136

Debtor's Attorney
Rodney Shepherd
2403 Sidney St
Suite 208
Pittsburgh, PA 15203

Chapter 13 Trustee
Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

U.S. Trustee Office of the United
States Trustee
1000 Liberty Ave.
Suite 1316
Pittsburgh, PA 15222

The above is true to the best of my information, knowledge and belief.

Signed: /s/ Randall Miller

Randall Miller
43252 Woodward Avenue, Suite 180
Bloomfield Hills, MI 48302
Telephone (248) 335-9200